

# Rate Sheet

**Employee** - Coverage and **monthly** rate for Long Term Disability Insurance.

Long Term Disability coverage is contributory, meaning that you are responsible for paying for all or a portion of the cost through payroll deduction. Calculate your monthly cost by dividing your monthly covered earnings by 100 and multiplying the result by the rate found in the chart below. Follow the example below to determine your monthly cost.

Your Age	Rate
Under 25	\$0.059
25-29	\$0.080
30-34	\$0.110
35-39	\$0.191
40-44	\$0.267
45-49	\$0.340
50-54	\$0.433
55-59	\$0.528
60-64	\$0.647
65-69	\$0.484
70+	\$0.373

Example Monthly Earnings	Divided by 100		Multiplied by rate	Example monthly cost*
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\$3,500 / 100 = 35 x \$0.191 \$6.68

Your Monthly Earnings	Divided by 100		Multiplied by rate	Your monthly cost*
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\$ \_\_\_\_\_ / 100 = \_\_\_\_\_ x \$ \_\_\_\_\_ \$ \_\_\_\_\_

Your monthly cost	# of Months		Annual cost	# of pay periods per year (12, 24, 26, 52, etc.)	Your estimated cost per pay period*
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\$ \_\_\_\_\_ x 12 = \$ \_\_\_\_\_ / \_\_\_\_\_ = \$ \_\_\_\_\_

\*The rate is in effect for **10/1/2016**. Contact your employer to confirm the portion of the cost for which you will be responsible.